

## **Abstract**

The present invention provides a system and process for creating incentives for a customer to timely pay billed charges identified on a Sponsor's books as an accounts receivable by offering a credit redeemable with a third party vendor via an Internet or other telecommunications link based system. The present invention generates credits, which are preferably travel vouchers, based upon an identification of qualified accounts receivables by at least one Sponsor. The process includes the steps of identifying a Recipient, identifying the qualified accounts receivables associated with the Recipient, and generating a travel voucher redeemable with a travel agency based upon the value of the qualified accounts receivables. The system of the present invention is preferably implemented using an Application Service Provider (ASP) accessible via an Internet or other network connection.